COMBINED DECLARATION AND POWER OF ATTORNEY ATTORNEY'S DOCKET NO. (Original, Design, National Stage of PCT 35010 or CIP Application) As a below named inventor I hereby declare that: My residence, post office address and citizenship are as stated below next to my name, I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHOD, SYSTEM AND COMPUTER PROGRAM FOR ON-DEMAND SHORT TERM LOAN PROCESSING the specification of which: (complete (a), (b) or (c) for type of application) REGULAR OR DESIGN APPLICATION (a) [X] is attached hereto. (b) [] was filed on ___ as Application Serial No. ___ and was amended on ____ (if applicable). PCT FILED APPLICATION ENTERING NATIONAL PHASE (c) was described and claimed in International Application No. ______ filed _____ filed _____ and as amended on _____ (if any). ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56(a). [] In compliance with this duty there is attached an information disclosure statement. 37 CFR 1.97. PRIORITY CLAIM I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: (complete (d) or (e)) (d) [X] no such applications have been filed. (e) [] such applications have been filed as follows EARLIEST FOREIGN APPLICATION(S), IF ANY FILED WITHIN 12 MONTHS PRIOR TO SAID APPLICATION Application No. Date of Filing Date of Issue Priority Claimed Country ☐ YES ☐ NO ☐ YES ☐ NO ☐ YES ☐ NO

ALL FOREIGN APPLICATION(S), IF ANY FILED MORE THAN 12 MONTHS PRIOR TO SAID APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:)
)
TUCKER, Scott A.)
)
METHOD, SYSTEM AND COMPUTER)
PROGRAM FOR ON-DEMAND SHORT)
TERM LOAN PROCESSING)
)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

GENERAL AUTHORIZATION PURSUANT TO 37 C.F.R. § 1.136(a)(3)

The Commissioner is hereby authorized to charge all required extension of time fees under 37 C.F.R. § 1.17 during the entire pendency of this application or credit any overpayment to Deposit Account No. 19-0522. This Authorization shall be treated as a constructive petition for an extension of time in any concurrent or future reply requiring a petition for an extension of time under 37 C.F.R. § 1.136(a) for its timely submission.

It should be noted that the undersigned has authorized the Commissioner to charge the payment of additional fees in the accompanying transmittal letter.

Respectfully submitted,

HOVEY WILLIAMS LLP

Bv:

Andrew G. Colombo, Reg. No.40,565

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ATTORNEYS FOR APPLICANT

(Docket No. 35010)

PROVISIONAL

Application Serial No.	Filing Date	Status (patented, pending,	abandoned)
listed below:			
I hereby claim the ben	efit under Title 35, United	States Code, § 119(e) of any Unit	ted States application(s)

CONTINUATION-IN-PART

(Complete This Part Only If This Is A Continuation-In-Part Application)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56(a), which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application:

Application Serial No.	Filing Date	Status (patented, pending, abandoned)
Application Serial No.	Filing Date	Status (patented, pending, abandoned)

POWER OF ATTORNEY

As a named inventor, I hereby appoint the attorneys and agents of Hovey Williams LLP, associated with **Customer Number**:

23589

as my attorneys and agents for the purpose of receiving all future correspondence in connection with said patent application and transacting all business in the United States Patent and Trademark Office with respect to said patent application.

Those attorneys and agents presently are:

Robert D. Hovey	19,223	Tracey S. Truitt	43,205
Warren N. Williams	19,156	David V. Ayres	46,529
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John M. Collins	26,262	Jason E. Gorden	46,734
Thomas H. Van Hoozer	32,761	Gregory J. Skoch	48,267
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SEND CORRESPONDENCE TO:
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or fir	st inventor	Scott	A. Tuck	er	
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